2 RIDERS

mortgages insured under the one to four-femily provisions of the National Hausing Act

THIS INDENTURE, Made this 29TH day of 1986, between HERITAGE STANDARD BANK & TRUST CO. AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 25, 1986 AND KNOWN AS TRUST NUMBER 10346 , Mortgagor, and BELL MORTGAGE COMPANY, INC.

a corporation organized and existing under the laws of THE STATE OF ILLINOIS Mortgagee.

WITNESSETH. That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing even date herewith, in the principal sum of THIRTY NINE THOUSAND ONE HUNDRED FIFTY AND NO/100THS------ Dollars (\$ 39,150.00

ONE HALF

payable with interest at the rate of TEN AND / per centum ( 10.500 - %) per annum on the unpaid halance until raid and made payable to the order of the Mortgagee at its office in EVERGREEN PARK , or at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of THREE HUNDRED FIFTY EIGHT ) on the first day JUNG . 19.86, and a like sum on the first day of each and every month thereafter until of JUNE, 1986, and a like sum on the first day of each and every month thereafter until the note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of MAY

NOW, THEREFORE, the said Mortgagor, for the better securing of the payment of the said principal sum of money and interest and the performance of the covenants and agreements herein contained, does by these presents. MORTGAGE and WARRANT with the Mortgagee, its successors or assigns, the following described Real OO+ COUNTY ( Estate situate, lying, and being in the county of and the State of Illinois, to wit:

SEE ATTACHED

PROPERTY ADDRESS: 1136 East 81st Street

Chicago, Il. 60619

PITN: 20-35-113-099

TOGETHER with all and singular the tenements, hereditaments and appartenances thereunto belonging, and the rents, issues and profits thereof, and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat light, water, or power, and all plumbing and other fixture, in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title, and interest of the said Mortgagor in and to said premises

TO HAVE AND TO HOLD the above-described premises, with the appurtenances and extures, unto the said Mortgagee, its successors and assigns, lorever, for the purposes and uses berein set lorg, tree from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illino's, which said rights and benefits the said Mortgagor does hereby expressly release and waive

AND SAID MORTGAGOR covenants and agrees

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by viitue of this instrument, not to suffer any lien of mechanics men or material men to attach to said premises, to pay to the Mullgapee, as here-inafter provided, until said note is fully paid. (1) a sum sufficient to pay all times and assessment on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof. (2) a sum sufficient to keep all buildings that may at any time be on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagee

In case of the refusal or neglect of the Mortgagor to make such payments, or to satisfy any prior frem or incumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the the Mortgagee may pay such toxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgined as an its discretion it may deem necessary for the proper preservation thereof, and any moneys so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgager

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessed ment, or tax lien upon or against, the premises described between or any part thereof or the improvements satuated cherson, so long as the Mortgagor shall, in good faith, contest the same or the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lies so contested and the sale or forfesture of the said premises or any part thereof to satisfy the same

LESSI WSTESSIAM FESSI

IN THE EVENT of default in making any monthly payment provided for herein and in the note secured hereing tor a period of thirty (30) days after the due date thereof, or in case of a breach of any other covenant or agreement hereing inputed, then the whole of said principal sum remaining unpaid together with accumed integrees, authority unpaid together with accumed integrees, become immediately due and payable:

grole for insurance under the National Housing Act within 60 days from the date hereof (written state) or ansurance under the Department of Housing and Urban Development or authorised agent of the Sectetary of Urban Development dated subsequent to the 60 days from time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such inteligibility, the Mortgage or the holder of the note may, at its option, declare all sums secured hereby immediately due and the substance of the note may, at its option, declare all sums secured hereby immediately due and THE MORTGAGOR FIREMANDA SAGATION Should this mortgage and he not be accommodated the National Housing Act within 60 assume from the National Housing Act with the National Housing Act with the National Housing Act within 60 assume from the National Housing Act with the National Hou

a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of the blottenges upon this Martgage, and the More secured hereby remaining unperiod, are thereby assigned by the Mortgages to the Mortgages to be applied by it on account of the indebted ness secured hereby. whether due or not.

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in torce shall be store the purchaser or grantees for the Mortgage and the property in extragance policies then insurance shall be stored becomed by the Mortgage and the property in extragals in the Mortgage and the meaning proceeds, and therefore the meaning proceeds, or any part therefore by mail to the Mortgage and in torm the moutage of the meaning proceeds, or any part thereof, may be applied by the Mortgage and the Mortga

THAT HE WILL KEEP the improvements now existing or hereafter erected on the mortgaged property, instant of may be required from time to time by the Mortgagee against loss by the aid other hazards, casualties and contingencies in such amounts and for such periods as may be required by the all taken and will pay prompt and contingencies in such amounts and for such provision for payment of which has not been made hereinbefore. It, when due, any premiums on such instance provision for payment of which he is the mortgaged property, in-

AND AS ADDITIONAL SECURITY for the payment of the indebtedness cloresoid the Mortgapee all the rents, issues, and profits now due or worch sec, hereafter become due for the use of the premises hereafter become due for the use.

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mortgage resulting in a public sale of the premises comed bereby, or if the Mortgagee acquires the property of the time the property is otherwise after default, the Mortgagee shall apply, at the time of the tommer cement of such proceedings or at the time the property is otherwise acquired, the balance their emaining in the funds accumulated under subsection when the property is otherwise and shall property as a credit against the country of principal then remaining unpaid under said note and shall property and any paragraph as a credit against the country of principal the remaining under and shall property and dust any paragraph. are noted the payments across the Mortgagot under subsection (Mold the proceeding paragraph shall exceed the total of the payments across the Mortgagot under subsection (Mold the preceding paragraph shall exceed the amount of the payments across the Mortgagot under subsection (Mold the preceding paragraph shall be credited on premiums, as the case may be, such e.g. credited on subsection of the Mortgagot, and the Mortgagot in the Mortgagot of the Mortgagot of the Mortgagot in the Mortgagot in the Mortgagot of the followers the monthly payments made by the Mortgagot and be received the preceding paragraph shall not be sufficient to pay ground and payment at the Mortgagot shall pay the mortanial across the case may be, when the Mortgagot shall pay the mortanial amount increased; for inserting the deficiency, on and payment of such the Mortgagot shall pay the mortanial amount increases the case may be, when the deficiency, on the mortanial tender to the fronts, the Mortgagot shall tender to the fronts, the Mortgagot shall be due. It also made the Mortgagot shall be deficiency, on the Mortgagot shall tender to the fronts, the Mortgagot shall be due. It also made the more premiums and the Mortgagot shall be deficiency, on the Mortgagot shall the Mortgagot shall be deficiency.

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All to ments received the two preceding subsections of this paragraph and all naturality be wade under the following subsected asserting the following the f

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That, together with, and in addition to, the monthly passionies of principal and interest passable under the terms of the total day of each month until the said note secured bereby, the following sums:

That, together with the following sums:

That privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that or one or more on the first day of any month prior to radiately, privilege is given as thirty (30+days prior of prepay). That written to be so it thirty (30+days prior to prepay).

AND IN THE EVENT That the whole of sould debt is declared to be due, the Mortgagee shall have the right immediately, to fereview this merty ge, and up in the tiling of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgager, or any party claiming indeed and Mortgager, and without regard to the solvency or insolvency at the time of such applications for appointment of a receiver or for an order to place Mortgagee in possession of the premises of the previous hiddle to the payment of the indebtedness secured hereby, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of redemption, as a horiestead enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagee with power to offset the rents, issues, and profits of the said premises during the pendency of such torse's are said and, in case of sale and a deficiency, during the full statutory period of receivers, cases, insurance, and other items, necessary for the profection and preservation of the properts

Whenever the and Mortgagee shall be placed in possession of the above described premises under an order of a court is which an action is pending to toreclose this mortgage or a subsequent mortgage, the said Mortgagee, in it discretion, may keep the said premises in good repair, pay such current or back taxes and assessments as one be due on the said premises, pay for and maintain such insurance in such amounts as shall have been required by the Martgagee, lease the said premises to the Mortgager or others upon such terms and conditions, either within or law ind any period of redemption, as are approved by the court, collect and receive the rects, issues, and profits for the use of the premises hereinabove described, and employ other persons and expend itself, such accounts as are reasonably necessary to carry out the provisions of this paragraph.

AND INCASE OF FORECLOSURE of this mortgage by said Mortgagee in any court of law or equity, a reasonable sur whall be allowed for the solicitor's tees, and stenographers' fees of the complainant in such the purpose of Sur', bereclesure, and in case of any other suit, or legal proceeding, wherein the Mertgagee shall be made a party the relo by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorneys or solicitors of the Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and craces upon the said premises under this mortgage, and all such expenses shall become so much additional indebtagees secured hereby and be allowed in any decree foreclosing this mortgage.

AND THERE SHALL IS INCLUDED in any decree foreclosing this mortgage and be paid out of the proceeds of any sade made in purcaince of any such decree: (1) All the costs of such suit or suits, advertising, sade, and convexance, include pluraness', solicitors', and stenographers' fees, outlays for documentary expedence and cost of said abstract and examination of title, (2) all the moneys advanced by the Mortgages, if any for the purpose authorized in the morgane with interest on such advances at the rate set forth in the note secured hereby, from the time such advances are made, (3) all the accrued interest remaining unjuid on the indebtedness hereby, secured, (4) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the fortgager.

If Mortgagor shall pay said note if the time and in the manner aforesaid and shall abide by, comply with, and duly perform all the covenants and agrees, as herein, then this conveyance shall be null and void and Mortgagoe will, within thirty (30) days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagoe.

IT IS EXPRESSLY AGREED that no extension of are time for payment of the debt hereby secured given by the Mortgagee to any successor in interest of the Mortgage, shall operate to release, in any manner, the original liability of the Mortgagor.

THE COVENANTS HEREIN CONTAINED shall bind, and he benefits and advantages shall inure, to the respective heirs, executors, administrators, successors, and ensigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular and the masculine gender shall include the feminine.

WITNESS the hand and seal of the Mortgagor, the day and year first written. Heritage Standard Bank and Trust Co. signatures, exculpatory and notary attached ["SEAL."] hereto. [ SEAL ] STATE OF ILLINOIS 5.5 COUNTY OF , a notary public, in and for the county and State 1. aforesaid, Do Hereby Certify That , his wife, personally known to me to be the same and subscribed to the foregoing instrument, appeared before me this day in person whose name signed, scaled, and delivered the said instrument as person and acknowledged that free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead. . A. D. 19 GIVEN under my hand and Notarial Seal this Notars Public - Filed for Record in the Recorder's Office of DOC: NO A.D. 19 day of County, Illinois, on the

m, and duly recorded in Book

at

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86203105

20-35-113-099

PROPERTY ADDRESS: 1136 East 81st Street Chicago, II. 60619 Today Office

PARCEL 3: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCELS 1 AND 2 AS DEFINED AND SET FORTH IN THE DECLARATION OF EASEMENTS RECORDED AS DOCUMENT NUMBER 20438050, FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINDIS.

38 HORTH, RANGE 14, EAST OF THE THIRD FILINCIPAL MERIDIAN, IN COOK COUNTY,

INCLUSIVE IN BLOCK 124 AND PART OF LOTS 10 TO 22 INCLUSIVE IN BLOCK 123 IN CORNELL, IN THE MORTHEAST 1/4 OF THE MORTHMEST 1/4 OF SECTION 35, TOWNSHIP

PARCEL 2: LOT P 29 IN DORIS SANDER'S RESUBDIVISION OF LOTS 24 TO 46

RANGE 14, EAST OF THE THIRD PRINCIPAL HERIDIAN, 12 COOK COUNTY, ILLINOIS.

PARCEL 1: LOT 29 IN DORIS SANGER'S RESUBDIVISION OF LCTS 24 TO 46 INCLUSIVE IN BLOCK 124 AND PART OF LOTS 10 TO 22 INCLUSIVE IN NEGER 123 IN CORNELL, IN

THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 35, TOWNSHIP 36 HORTH.

County, in the State aforesaid, DO HEREBY CERTIFY that Thomas Clifford, Trust Operations Office Whose Breaddent of Heritage Standard Bank and Trust Company, and Joy L. Bohnstengel.

Assistant Secretary of said Bank, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such works the same persons whose signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth: and the said Assistant Secretary did also then and there acknowledge that she ar custodian of the corporate seal of said Bank, did affix the said corporate seal of said Bank to said instrument as her own free and voluntary act, and as the free and voluntary ac. of said Bank for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this <u>29th</u> day of <u>April</u>, A.D. 19<u>86</u>.

Notary Public

PREPARED BY: RECORD AND RETURN TO FFICIAL COPY 5
9730 SOUTH WESTERN AVENUE NO FFICIAL LOAD No. 44214221

LOAD No. 44214221

FILA MORTGAGE RIDER

The Rider, dated the 29th	day ofApril19_86_,
amends the FHA MORTGAGE	of even date by and between
BELL MORTGAGE COMPANY, INC.	, the MORTGAGEE, and
HERITAGE STANDARD BANK & TRUST CO.	AS TRUSTEE UNDER , the MORTGAGOR, MICKY
TRUST AGREEMENT DATED APRIL 25, 19	86 AND KNOWN AS TRUST MAXIGIXOWAXX
NUMBER 10346.	
1. In Paragraph ***	, the sentence which reads as follows
is deleted:	
**	
2 Paragraph ***	is amended by the addition of the
following:	
<b>'</b> O.	
Trivilege is reserved by	pay the debt, in whole or in part,
on any installment due da	ite."
IN WITNESS MEREOF, Heritage S	tandard Bank and Trust Co.
set _their hand(s) and s	eal the day and year first aforesaid.
	Heritage Standard Bank and Trust Co.
EXCULPATORY CLAUSE ATTACHED HERETO	as Trustee under Trust No. 10346
AND MADE A PART HEREOF.	By: The CA Cliffe areas
AND RADE & LAM IMMEDIA	oy: Maral (Little Cont)
	Type perations Officer
4	Attests by Manney
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Signed, sealed and delivered in the presence of	
In the bresence of	Y)
##THAT PRIVILEGE IS RESERVED TO DA	Y THE DEBT IN WHOLE, OR IN AN AMOUNT EQUAL TO
ONE OD MODE MONBULLY DAVMENUE ON	

\*\*THAT PRIVILEGE IS RESERVED TO PAY THE DEBT IN WHOLE, OR IN AN AMOUNT EQUAL TO ONE OR MORE MONTHLY PAYMENTS ON THE PRINCIPAL THAT ARE NEXT DUE ON THE NOTE, ON THE FIRST DAY OF ANY MONTH PRIOR TO MATURITY, PROVIDED, HOWEVER, THAT WRITTEN NOTICE OF AN INTENTION TO EXERCISE SUCH PRIVILEGE IS GIVEN AT LEAST THIRTY (30) DAYS PRIOR TO REPAYMENT.

\*\*\* IN THE FIRST UNNUMBERED PARAGRAPH ON PAGE 2.

PROPERTY ADDRESS: 1136 East 81st Street Chicago, Il. 30619

PITN: 20-35-113-099

This Instrument is signed, sealed and delivered by Heritage/Standard Bank and Trust Company solely in its capa thy as Trustee as aforesaid. Any and all duties, obligations and liabilities of the Trustee hereunder are to be performed by said Heritage/Standard Bank and Trust Company only as such Trustee. Any claims, demands and liabilities which may at any time be asserted against the Trustee hereunder shall be paid, collected or satisfied against only the property or assets in the possession of said Heritage/Standard Bank and Trust Company as Trustee as aforesaid, and the said Heritage/Standard Bank and Trust Company does not under take, nor shall it have any personal or individual liability or obligation of any nature whatso ever by virtue of the execution and delivery hereof, nor shall said Heritage/Standard Bank Trust Company, either individually or as Trustee, be under any duty or obligation to seques ter the rents, issues and profits rrising from the property herein described or any other DA COMMING CIENTS OFFICE property which it may hold under the terms and conditions of said Trust Agreement.

PREPARED BY: RECORD AND RETURN TO FFIC AL CIGAL COMPANY, INC. 131-4376809-248
9730 SOUTH WESTERN AVENUE. TO FFIC AL CIGAL COMPANY, 110-4376809-248

EVERGREEN PARK, IL. 60642

RIDER TO STATE OF ILLINOIS MORTGAGE HUD-92116M (5-80)

This rider attached to and made part of the Mortgage between HERITAGE STANDARD BANK, TRUST NUMBER 10346 , Mortgagor, and BELL MORTGAGE CO. Mortgage, dated APRIL 29, 1986 revises said Mortgage as follows:

1. Page 2, the second covenant of the Mortgagor is amended to read:

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

- (a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard inpurance covering the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premium, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums taxes and special accessments; and
- (b) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgagee to the following items in the order set forth:
  - ground rents, if ary, taxes, special assessments, fire, and other hazard insurance premiums;
  - (II) interest on the note secured hereby; and
  - (III) amortization of principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor refor to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4c) for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payment, actually made by the Mortgagee for ground rents, taxes, and assessments, or insurrace premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, or shall be credited on subsequent payments to be made by the Mortganor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagor shall pay necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If of any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgageo acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note.

PROPERTY ADDRESS: 1136 East 81st Street Chicago, 11, 60619

PITN: 20-35-113-099

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2. Page 2, the penultimate paragraph is amended to add the following sentence:

This option may not be exercised by the Mortgageo when the incligibility for insurance under the National Housing Act is due to the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

Dated as of the date of the mortgage referred to herein.

EXCULPATORY CLAUSE ATTACHED HERETO

Mortgagor Cynthia G. Hildreth

Heritage Standard Bank and Trust Co. as Trust under Trust No. 10346

XMEXICAN

Trust Operations Officer

Assistant Secretary

This Instrument is signed, sealed and delivered by Heritage/Standard Bank and Trust Company solely in its capacity as Trustee as aforesaid. Any and all duties, obligations and liabilities of the Trustee hereunder are to be performed by said Heritage/Standard Bank and Trust Company only as such Trustee. Any claims, demands and liabilities which may at any time be asserted against the Trustee hereunder shall be paid, collected or satisfied against only the property or assets in the possession of said Heritage/Standard Bank and Trust Company as Trustee as aforesaid, and the said Heritage/Standard Bank and Trust Company does not undertake, nor shall it have any personal or individual liability or obligation of any nature whatsoever by vertue of the execution and delivery hereof, nor shall said Heritage/Standard Bank and Trust Company, either individually or as Trustee, be under any duly or obligation to sequester the rents, issues and profits arising from the property herein described or any other perperty which it may hold under the terms and conditions of said Trust Agreement.

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